



PATENTS
CF-12

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants : Stewart Harris et al.
Application No. : 09/755,591 Confirmation No. : 3838
Filed : January 5, 2001
For : SYSTEMS AND METHODS FOR MONITORING
CREDIT OF TRADING COUNTERPARTIES
Group Art Unit : 3624
Examiner : Thu Thao Havan

Mail Stop AF
Hon. Commissioner for Patents
P.O. Box 1450
Alexandria, Virginia 22313-1450

REPLY TO FINAL OFFICE ACTION

Sir:

In reply to the Final Office Action dated January 12, 2005, applicants hereby amend the above-identified patent application as follows.

AMENDMENTS TO THE CLAIMS are reflected in the listing of claims which begins on page 2 of this paper.

REMARKS begin on page 9 of this Reply.

04/25/2005 EFLORES 00000025 09755591

01 FC:1251 120.00 OP

04/25/2005 EFLORES 00000026 09755591

01 FC:1202 300.00 OP

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EXPRESS MAIL CERTIFICATION

Express Mail Label No. EV625768435US

Date of Deposit: April 20, 2005

I hereby certify that this certification and the
following papers and fees:

1. Transmittal Letter (in duplicate);
2. Reply to Final Office Action;
3. Check in the amount of \$300.00 (new claims); and
4. Check in the amount of \$120.00 (one-month
extension of time fee)

are being deposited with the United States Postal Service
"Express Mail Post Office to Addressee" service under 37 C.F.R.
§ 1.10 on the date indicated above and are addressed to Mail
Stop AF, Hon. Commissioner for Patents, P.O. Box 1450,
Alexandria, VA 22313-1450.

Name: Hene Kesselman

Express Mail No.
EV625768435US



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P.O. Box 1450
Alexandria, Virginia 22313-1450

TRANSMITTAL LETTER FOR
REPLY TO FINAL OFFICE ACTION

Sir:

Transmitted herewith: [] a Preliminary Amendment;
[X] a Reply to Final Office Action; [] a Substitute
Specification; [] an Associate Power of Attorney; [] formal
drawings; to be filed in the above-identified patent
application.

FEE FOR ADDITIONAL CLAIMS

- [] A fee for additional claims is not required.
[X] A fee for additional claims is required.

The additional fee has been calculated as shown below:

CLAIMS REMAINING AFTER AMENDMENT	HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT EXTRA	RATE	ADDITIONAL FEES
TOTAL CLAIMS	28	- 22 *	= 6 X \$50	= \$300.00
INDEPENDENT CLAIMS	-	** =	X \$200	= \$.00
FIRST PRESENTATION OF A MULTIPLE DEPENDENT CLAIM			+ \$360	= \$.00

* If less than 20, insert 20.

TOTAL \$300.00

** If less than 3, insert 3.

- [] As a result of the amendment submitted herewith, this application now includes excess pages beyond those previously paid for. The number of additional groups of 50 excess pages resulting from this amendment is _____ x \$250 = \$_____.
- [X] A check in the amount of \$300 in payment of the filing fee is transmitted herewith.
- [X] The Director is hereby authorized to charge payment of any additional filing fees required under 37 C.F.R. § 1.16, in connection with the paper(s) transmitted herewith, or credit any overpayment of same, to Deposit Account No. 06-1075. A duplicate copy of this transmittal letter is transmitted herewith.
- [] Please charge \$ _____ to Deposit Account No. 06-1075 in payment of the filing fee. A duplicate copy of this transmittal letter is transmitted herewith.

EXTENSION FEE

- [X] The following extension is applicable to the Response filed herewith; [X] \$120.00 extension fee for response within first month pursuant to 37 C.F.R. § 1.136(a); [] \$450.00 extension fee for response within second month pursuant to 37 C.F.R. § 1.136(a); [] \$1,020.00 extension fee for response within third month pursuant to 37 C.F.R. § 1.136(a); [] \$1,590.00 extension fee for response within fourth month pursuant to 37 C.F.R. § 1.136(a); [] \$2,160.00 within fifth month pursuant to 37 C.F.R. § 1.136(a).
- [X] A check in the amount of [X] \$120.00; [] \$450.00; [] \$1,020.00; [] \$1,590.00; [] \$2,160.00 in payment of the extension fee is transmitted herewith.
- [X] Pursuant to 37 C.F.R. § 1.136(a), applicants hereby petition for a [X] one-month extension of time; [] two-month extension of time; [] three-month extension of time; [] four-month extension of time; [] five-month extension of time to respond to the Office Action dated January 12, 2005. With the extension, the time for replying is extended up to and including May 12, 2005.
- [X] The Director is hereby authorized to charge payment of any additional fees required under 37 C.F.R. § 1.17 in connection with the paper(s) transmitted herewith, or to credit any overpayment of same, to Deposit Account No. 06-1075. A duplicate copy of this transmittal letter is transmitted herewith.

[] Please charge the [] \$120.00; [] \$450.00;
[] \$1,020.00; [] \$1,590.00; [] \$2,160.00 extension
fee to Deposit Account No. 06-1075. A duplicate copy
of this transmittal letter is transmitted herewith.

Respectfully submitted,



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